#### EDUCATIONAL.

IN WASHINGTON. FRENCH LANGUAGE—A PARISIAN LADY OF experience, with highest testimonials, would teach French to adults or children for pleasant home in refined family. Address Box 68, Star fe25-3t\*

#### University of Music and Dramatic Art,

An institution to give thorough and complete musical education.

Patterned after the Conservatories of Vienna, Brussels and Paris.

President: Fraulein Marie von Unschuld (Court Planist to the Queen of Roumania), Faculty of Artists, Unequaled advantages, Registration every day from 9 to 6. Mr. H. P. COLE, Secretary.

YOUNG MAN WILL GIVE INSTRUCTIONS IN and thoroughly teach telegraphy evenings. Address O. H. B. Star office. fe24-2t\* PRIVATE LESSONS-TO CIVIL SERVICE APplicants; in modern and classic languages, mathematics; teacher of 30 years' experience; 25 cents an hour. Room 10, 4th floor, 631 F n.w. fc24-3t\* MADAME FLORENCE DUNDAS, SOPRANO VOcalist (late England), has vacancy for few pu-pils (own residence); planoforte and singing; also engagements wanted, concerts and drawing rooms. Terms, apply 120 C st. n.w. fe23-3t\*-5 SHORTHAND.—WE TEACH SHORTHAND AND guarantee speed of 15 to 100 words per minute in 150 hours' study or refund your money. Day and night sessions. Typewriting. Spanish. STENO-GRAFHIC ACADEMY, 315-316 Colorado building. fe21-26t\*

#### STENOGRAPHY. 10 WEEKS AT THE

Congressional School, N. W. COR. 12TH AND G STS.,
Insures a position at r good salary. Save time and
money. Reduced rates.
TEN WEEKS FOR OFFICE STENOGRAPHY. PRIVATE DANCING LESSONS, 50c.; GUAR. waltz, two-step in 5 lessons. Special rate to clubs, Eve. class. \$1 mo. Piano, mandolin lessons, 25c. Quick mod. method. Address Box 88, Star office, ja31-24t\*

Piano, Violin, Vocal, &c., Columbia Conservatory of Music, 937 New York ave. 15th successful year. EDWIN HART, Prin. f-16-12:\*4

#### STRAYER'S BUSINESS COLLEGE,

COR. 11TH AND F STS. N.W.

Thorough training in shorthand, typewriting, bookkeeping, penmanship, arithmetic, English, etc. Day and night sessions all the year. New students received daily. Typewriters at students homes free. Books free. All residuates guaranteed good situations or money refunded. Special one month's trial cler. Terms moderate. Call, write or 'phone Main 3430, for catalogue. js 19-tf

French-German-Spanish Italian, Russian, Latin, Greek, English, BERLITZ SCHOOL, 723 14th st. A. GONARD, Princ. se9-tf,4



1100 NEW YORK AVENUE. Shorthand, Typewriting. Bookkeeping, Telegraphy, Business and Civil Service Preparations. Sessions daily. Next Civil Service Examination April 10. Ja21-s&m-tf

FRENCH LANGUAGE SCHOOL, Pupils taught to evolutine well, speak, read, understand. New classes forming, all grades. MLLE. V. PRUD'HOMME. 314 ind. ave. n.w. (car lines). ja6-tf.4

HALL-NOYES SCHOOL. College Preparatory, High and Grammar School, Day and night sessions. Both sexes; all ages. Pupils started any day of entire year. Modern languages by best native teachers. Catalogues. FRANCIS MANN HALL, A.M., Principal, 221 E st. u.w. 'Phone Main 3877 K. de6-tf.8

Miss Carolyn E. Haines, Teacher of Piano. Pupil of Mr. C. von Sternberg and Mr. S. M. Fa-blan. Studio, 1744 Corcoran st. n.w. de24-s13t\*7

#### FOURTH PRESBYTERIAN GYMNASIUM, 13th and Yale sts. Classes for all. MAURICE A. JOYCE, Director. 1615-tf.4 Send for circular. MADAME J. Esputa-Daly,

SCHOOL OF MUSIC AND PHYSICAL CULTURE. Five lessons, \$5.00.

STUDIO, 1128 F N.E. 'PHONE E. 925 K.

Booklets at Star office. ja17-tu,th,s,26t\*10 FRENCH SPOKEN IN SIX MONTHS; EASY COnversational method; classes \$2 monthly; private lessons by native Parislenne lady diplomee. Madame TANNER, nee de Luxembourg, 2109 F. fell-s,tu,th,13t\*

TANNER'S SHORTHAND AND BUSINESS COLLEGE, & 9TH. D.y and night sessions. Send for catalogue. Prof. Tanner was official court and legislative stenographer; also public accountant.

Washington Dramatic onserv Elecution. Acting. M. Aurelia Barrington Brown, Directress, 623 19th. 'Phone M. 1536. Send for bklt. A. H. WALLACE, FORMERLY INSTRUCTOR FOR the Boston and American Schools of Music, will receive private pupils on the violin, mandolin and guitar. Temporarily located, 717 6th st. s.e. fe3-26t\*

NATIONAL BUSINESS COLLEGE (Inc.)

Gregg and Pitman Shorthand, Bookkeeping, Civil Service, Typewriting, Typewriters at students' houres free. 4odel office experience. Cor. 12th and F. Phone 1124. ART SCHOOL.

Miss S. W. KELLY, 808 17th n.w.—Art League bldg ja28-26t\*-4 Circulars on application. EDWARD C. TOWNSEND.

Miss ADA LOUISE TOWNSEND.

ELOCUTION, EXPRESSION, VOICE CULTURE.
The Olympia, Cor. 14th and Roanoke Sts. n.w.

311 East Capitol Street. Wood's

Twentieth year.
Telephone East 38.
Day and evening sessions.
Day and evening sessions.
College.

College.

Courses practical and thorough.
Gregg Shorthand and Civil Service. If you have tried other systems

#### of shorthand and are discouraged, try the GREGG and succeed. Washington

College of Music, REGINALD DE KOVEN, Dean. Pupils received at any time. The Spring Ferm Commences on Monday, Feb. 27.
THE LEADING MUSICAL INSTITUTION OF
THE SOUTH. All branches taught in Music, Lauguages, Operatic and Dramatic Art.
28 TEACHERS ON THE FACULTY.
Catalogues sent trees are like it.

Catalogues sent upon application. se10-8m,21 Telephone Main 3580. W. F. DALES, Ph.D., 1212 12TH N.W., CLASSIcal teacher; pupils thoroughly prepared for college or other examinations in Greek, Latin, English, mathematics, etc.; fifteen years' experience, 135-52t,4

Spanish Language School. peaking, reading and translating rapidly learned; 3 native teachers. Reasonable rates. Trial free, au8-tf,5 1231 N. Y. ave. Senor GOMAR, Prin. SI. ROSE'S INDUSTRIAL SCHOOL.
Dressmaking, ladies' and misses' suits, wraps,
etc. Evening fewers a specialty.
2023 G st. n.w.

Tangier Light Escapes Destruction. According to the report made by Keeper John F. Javins of Tangier sound light station, on Chesapeake bay, to Commander McCrea, inspector of this lighthouse district, the Tangler light had a narrow escape from destruction about two weeks ago. During a heavy gale the wreck of the schooner Mary L. Colbourne, which had been lying on a bar near the light, was raised from her bed by the high tides and ice and was driven with great force against the iron piles supporting the light, and for a short time it locked as if the light would be destroyed. The impact of the vessel carried away the standing spars on the vessel and damaged the roof of the light station. The derelict, Keeper Javins says, is still lying against the light in such a position as to greatly interfere with the showing of the light, and should a southerly blow come it would do further damage to the station. On receipt of the report a lighthouse tender was sent to Tangler, and the derelict will be removed.

for institutions that may be traced to the response that comes from the daily content that the sea. The community of interests in keeping a dkye in repair calls for centralization, and the importance of seeing to it that a neighboring community is equally vigilant long ago brought about a form of government of which our union of states is the culmination.

The fertility of reclaimed lands prompted the best possible sort of cultivation, and thus Holland became the founder of systematic agriculture.

#### LOAN COMPANIES.

#### MONEY

For everybody at rates lower than the lowest. Don't be deceived; come to us and investigate. Business strictly confidential. No one knows of your transactions with us. We lend on furniture, planes or salary. If you have a loan now anywhere and need more money, come to us. Nothing deducted from loan. You get full amount. Extensions in case of sickness without extra charge. Metropolitan Loan and

Trust Co., 505 E St. N.W.

# Don't Worry

about money matters. Call on Horning for the money you need, leave as security diamonds, watches, jew-elry or household goods in storage and pay only. Money loaned salaried people.

Horning, CENTRAL BLDG. Upstairs, 9th and Pa. ave.

FROM THE COLUMBIA GUARANTEE CO.,
613 F St. N.W. Absolutely No Delay.

## MONEY TO LOAN

Furniture, Pianos, Etc., WITHOUT REMOVAL
EASY TO BORROW, as we turn no deserving customer away.

EASY TO PAY BACK, as we make small monthly payments, and our rates are the lowest in the city. Other companies paid off.

POTOMAC GUARANTEE LOAN CO.,

928 F ST. N.W. ROOMS 23 AND 24.

Second floor. Stairway or elevator.

#### We Loan Money. \$5 to \$500

On Furniture, Pianos, Horses, Wagons, &c.,

Without removal and at lowest rates in city; monthly payments made to suit your convenience; other companies paid off and more money advanced. WE ARE LEADERS IN OUR LINE. Mutual Loan and Trust Co., 918 F ST. N.W. Rooms 12 and 13. Easy stairway or elevator to second floor, ja13-tf-20

THIS PRIVATE Bank will accommodate you with money today. Any amount from \$10 to \$500 quickly loaned on Household Goods, Piano, Furniture. Applications Free. If you fall to get a loan anywhere, call on us and you will not be disappointed. The cheapest, Easiest and Best place to get money. Old Reliable.

Capital Loan Co., 602 F Street Northwest. l'rivate entrance room 9.

Money Loaned Salaried People And others without security; easy payments. Largest business in 48 principal cities. TOLMAN. oc29-tf-5 Room 506, 583 15th st. n.w. MONEY LOANED AT REDUCED RATES BY

American Loan Co., 611 14th street n.w. \$10 to \$300

On furniture, planos, etc., in one hour's notice. NO WORRY LOWEST RATES
NO PUBLICITY
QUICK SERVICE

YOU name the amount.
YOU name the time.
YOU name the time.
YOU name the payments.
YOU get the money at once.
YOU are not incorvenienced.
YOU are insured privacy.
PRIV..TE ROOMS FOR LADIES.
REMEMBER AMERICAN LOAN CO.
Will be pleased to explain their methods to you; as we are anxious to get our rates before the public, knowing they are the cheapest in the city.
If you owe a balance on your furniture or have a loan with some other company we will pay them for you and save you money.
If not convenient to call, write or telephone MAIN 3012.

611 14th Street N.W. SECOND FLOOR.

Of \$10 or upward on turniture, planos, salary assignment, &c., at the lowest rates of any company in the city. No recording. No publicity.
Private rooms on the second floor. Every payment on loan reduces interest. Loans with other
companies paid off and more money advanced at a
lower rate. No expense to make loan. Surety Loan Company, Room 1. Warder Building, 9th and F n.w.

Why Pay 10% 3%? When you can get it here for.....

loaned on Watches, Diamonds, Jewelry, etc. Established 1870. H. K. Fulton's Loan Office, se23-ff.14 STREET N.W.

### A LOAN OF \$50 On Furniture or Piano Will Cost 1.66 PER MO.

Can you afford to ply the high rates charged by othe: companies, when you can get money from us at this small charge? You can carry the loan as long as you like, and there is no other expense. No fake charges for papers, commissions, recording, etc. No publicity, red tape or delay. Any amount from \$10 upward.

THE ONLY INDEPENDENT COMPANY.

National Loan and Investment Co.,
N.E. ccr. 15th and G sts., 4th floor, opp. Treasury.

N.E. ccr. 15th and G sts., 4th floor, opp. Treasury. WAR WITH THE SEA.

#### Reclamation of Land on the Coast of Holland.

People who have heard the statement that "the Dutch have taken Holland" realize what that actually means when they see just what the natives of Holland have done in the way of rescuing land from the sea. How this land has been claimed and how it is preserved was the subject of a lecture last night at the Eastern High School in the course of free lectures to the people by Professor Gore of the George Washington University.

During eight visits to the Netherlands Professor Gore made a study of the extensive operations that are in progress for retaining land and preventing its overflow by the restless sea that beats against its northern coast. These operations were described in the lecture and views of the dykes and pumping stations shown. The constant struggle against pittless elements, he stated, has had a very marked influence upon the national life. It has made them charitable and co-operative. This can be seen in the perfectly orgnized charitable institutions that are taken as models by people of all countries and in the guilds or co-operative labor institutions.

Special emphasis was placed upon the indebtedness of other countries to Holland for institutions that may be traced to the response that comes from the daily contensive operations that are in progress for

#### HIGH-PRESSURE TEST

RESULTS OF EXPERIMENTS BY FIRE CHIEF BELT.

Report Made to Commissioners Shows Expectations of Department Were Far Exceeded.

The results of the experiments conducted last Thursday afternoon by Chief Engineer Wm. T. Belt of the fire department, under direction of Commissioner Macfarland, with the gravity high pressure water service from the high pressure hydrant located at 18th and U streets northwest, "far exceeded the expectations of the department," according to the report of the test submitted to the Commissioners by Chief Belt today. The fire hydrant is connected with a 12-inch main, the water coming from the Renoreservoir, about five miles from the fire hydrant used. Nine different tests were made with a different number of lines of hese. With three lines of hose three two-inch streams were each thrown a distance of 242 feet, the pressure being 135 pounds. In another test, with three lines of hose, the water was thrown a distance of 256 feet. water was thrown a distance of 256 feet, and with four lines of hose water was thrown 170 feet, the hydrant showing a pressure of 53 pounds.

In commenting on the experiments Chief

Belt gives an interesting description of the high pressure service which it is proposed to install in the business section of Wash-ington, and of the results that can be accomplished by the use of the high pressure service. Chief Belt, among other things,

says:
"The result of the experiments far exceeded the expectations of this department for the reason of the fire hydrant being connected to a 12-inch main at a point of elevation so many feet higher than the business center of the city, which the proposed high pressure service is to protect. This test demonstrated very clearly that the system can give even a great deal better fire service on its extreme boundaries than the present system of fire engines.

"The proposed gravity high pressure system is to utilize the water pressure of the Reno reservoir, which is 415 feet above tide level by large trunk mains. The feed main level, by large trunk mains. The feed main to be 36 inches, with laterals of 24, 16 and 12 inches, and the fire hydrants to be connected to the 12-inch mains. A pressure of between 180 and 200 pounds can be ob-tained and maintained in the business section of the city.

#### Efficient Fire System.

"By installing this system Washington will have one of the most efficient and least expensive fire systems in the world, the first cost being the only cost, and there will be no costly pumping stations

to install and maintain.

"This system is to be so laid that the liability of accident is reduced to a minimum, and it can be extended to any point when the occasion arises. There will be no need of fire engines within the area to be covered by the high pressure service, as the fire hydrants replace the engines and thereby dispense with their cost of maintenance, which amounts to many thousands of dollars a year. There are many causes for fire engines to break down at fires which leaves them practically useless and the property at the mercies of the flames. These accidents are unavoidable and happen in the best fire departments.

pen in the best fire departments. pen in the best fire departments.

"Under the present system when an alarm is received in the engine houses and the company therein responds it leaves the house practically useless until its return. This condition will not exist under the high pressure system. Under the high pressure service the fire hydrants will have the maximum pressure on them at all times and they will answer the nurses. times, and they will answer the purpose of the fire engines. The department, instead of having an engine and a hose wagon in any one house, will have specially constructed wagons to carry an ade-quate number of feet of hose to get from one to six streams of water from any one hydrant, and probably three or four wagons can be placed in one house.

By making alterations to the stalls and

the rooms on the ground floors of the houses three or four wagons can be placed in service and this would add not less than doubly to the fire protection over the pres As an illustration, an alarm is re ceived and one hose wagon will respond, leaving one, two or three wagons in the same house to protect the area covered by the company; a second fire occurs and the second wagon responds, and still there are two wagons to respond under similar con-

#### Many Effective Streams.

"With the high pressure system installed and the fire hydrants erected as intended, not over 200 feet apart, the fire department will be able to get six effective fire streams from each of the hydrants. To get eighteen effective fire streams it would require but three hose wagons. At the present time the department has sixteen steamers and sixteen hose carriages in regular service and at any one fire it cannot get eighteen effective streams from its sixteen engines. In case of a conflagration three wagons could lead out six lines each from the hydrants in front of the fire, and if neces-sary three more wagons could lead out six lines each from the street in the rear of the fire, making thirty-six effective streams and only six wagons called into service.

"I am of the opinion that if this system is installed the department will be able to successfully cope with any fire occurring within the proposed high pressure service district. The installation of this system will not only mean a reduction of insurance rates to the business men and a

reduction to the taxpayers in cost of main-taining a costly fire department as at present, but will give to the city a system for fire-fighting far more effective than its present method. It is the intention of the department to give in the near future a public demonstration to show to the insur-ance and business men of the city what results can be obtained from the high pressure system.'

Commissioner Macfarland says he will use the substance of this report in his argu-ment before the committees of Congress next session for the installation of the high pressure service.

#### SUGGEST AMENDMENT

AUTHORITIES NOT SATISFIED WITH BILL OF INCORPORATION.

Insufficient Restrictions Imposed in Pending Bill Upon Heating and Refrigerating Company.

The District Commissioners have submitted to Congress a report on the bill to incorporate the Economic Heating and Refrigerating Company. The purpose of the bill is to permit a system of pipes to be laid in the streets, avenues, alleys and public places in the District, for the purpose of transmitting steam heat or refrigerating fluid to public places and private consumers in a similar manner, so it is understood in which gas and electricity are now furnished.

The Commissioners state that they know of no reason why, under suitable restrictions and regulations, such a heating and refrigerating system for the use of private consumers should not be authorized in the same manner as gas and electricity are now furnished. To permit this to be done will cause considerable public inconvenience in cutting streets, but it is believed that the advantages to be gained justify this inconvenience. The bill in its present form, they believe, however, does not provide suitable restriction and regulation of the matter.

tra, William H. Suntelmann, leader, when an address will open at 3 p.m. in the church, when an address will be delivered on "Tue Americanism" by James H. Hayes, a Richmond attorney.

\*\*Contending the state of the

#### FINANCIAL. \$2,500,000 PHILIPPINE **PUBLIC WORKS**

IMPROVEMENT BONDS.

By direction of the Secretary of War and the authority of the Government of the Philippine Islands, the Bureau of Insular Affairs of the War Department invites bids for \$2,500,000 with accrued interest from March 1 of the Public Works and Improvement Bonds thorifed by Act of Congress approved February 1,1905

THE HONDS TO BE IS SUED IN REGISTERED FORM IN THE DENOI INAT INS OF \$10,000 AND \$1,000 IN PROPO TION TO SUIT THE PURCHASER OR PURCHASER.

The bonds will be registered and transferable at the office of the Register of the Treasury Department, at Washington.

THEY WILL BE DATED MARCH 1, 1905, AND WILL BEAR INTEREST AT THE RATE OF 4 PER CENTUM PER ANNUM, PAYABLE QUARTERLY.

The bonds will be redeemable at the pleasure of

or other municipal subdivision of any state or territory of the United States, or by the District of Columbia."

Subscriptions will be payable upon notification of acceptance by this Office, at the Sub-Treasury in New York City, in checks or bank drafts made payable in said city, and delivery of bonds will be made at said Sub-Treasury.

The Secretary of the Treasury authorizes the statement that the Philippine Public Works and Improvement Bonds will be accepted at par as security for deposits of public money, should further deposits be made; and may be substituted for Government bonds now held as security for deposits ou condition that the Government bonds thus released be used as security for additional circulation whenever, in the judgment of the Secretary of the Treasury, it is desirable to stimulate an increase in national bank circulation.

THE SECRETARY OF THE TREASURY FURTHERMORE AUTHORIZES THE STATEMENT THAT THESE PUBLIC WORKS AND IMPROVEMENT BONDS OF THE PHILIPPINE GOVERNMENT MAY HE SUBSTITUTED AT ANY TIME FOR SECURITIES NOW ON DEPOSIT TO SECURE PUBLIC MONEYS, EXCEPT UNITED STATES BONDS.

\$3,000,000 OF THE ONE-YEAR PHILIPPINE TEMPORARY CERTIFICATES OF INDEBTED. NESS MATURING MAY 1ST NEXT WILL BE RETIRED BY CASH.

The Act of the Philippine Commission in pursuance of the above Act of Congress has been approved by the President of the United States.

The legality of this issue has been approved by the President of the United States, and the form of bond as drafted bas been approved by the Secretary of the Treasury and the Atjorney General.

ALL BIDS MEST BE RECEIVED IN THE BUREAU OP INSULAR AFFAIRS. WAR DEPARTMENT. WASHINGTON, D. C., NOT LATES THAY DAY AND HOUR WILL BE CONSIDERED.

The responsible subscribers offering the highest premium will be those accepted up to the amount of \$2.5500,000.

Are secretary of war reserves the right to refer the property of the accompanied by a certified better of two reserves.

premium will be those accepted up to the amount of \$2,500,000.

The Secretary of War reserves the right to refect any and all bids.

Each bid must be accompanied by a certified check of two per cent of the actual amount of the bid.

Delivery on the fifteenth day of March will be made by interim certificates, for which it is anticipated the perfected engraved bonds will be substituted on or before the first day of July.

Envelopes must be marked "SUBSCRIPTIONS FOR PHILIPPINE PUBLIC WORKS AND IMPROVEMENT BONDS," and addressed to the BUREAU OF INSULAR AFFAIRS, WAR DEPARTMENT, WASHINGTON, D. C.

Full and detailed information will be furnished upon application.

Colonel, U. S. Army,

Chief of Bureau.

#### HOW STOCKS WILL GO. The Leading Advisory Bareau Tells. DOUBLE YOUR PROFITS BY USING WIRE.

Our Feb. 9 Letter said: "Buy TCL, COL, FUEL, SLOSS-SHEFFIELD, INT., POWER for 5 to 20-point rise." See these big profits: 

We will name 3 stocks this week to more 5 to points immediately. Sanscribe now. Big marter coming.

PREPAID WIRE (Letter Free)—Tri-weekly, \$5—Giving Big Moves—Daily, \$30 a Month.

DAILY MARKET LETTER, \$5 a Month. Wall Street Dispatch, 96 Vall St., New York

# SIX MONTHS FREE.

THE MINING HERAED. Leading mining and financial paper, giving valuable information on and mancial paper, giving valuable and mancial paper, giving valuable, mining and oil industries, principal companies, best dividend paying stocks, and showing how immense profits may be made on absolutely safe investments. Write for it today. A. L. WISNER & CO., 32 Broadway, New York.

such pipes to be subject to the same laws and regulations as now govern other au-thorized underground constructions; authorizes the company to purchase or lease for refrigertaing purposes only conduits and office of other companies; authorizes a captal stock of \$1,000,000 and the issuance of bonds to secure the same by mortgages of property rights, privileges and franchises; gives the stockholders authority to make by-laws, and in consideration of the rights, powers and privileges and in lieu of taxes provides for an annual payment to the col-lector of taxes of the District of Columbia a

earnings of said company.

"Congress at its last session authorized a plan to be prepared for furnishing heat and water to public buildings from a central heat and power station, and it is understood heat and power station, and it is understood that such a plan was prepared and submit-ted to Congress by Mr. Bernard R. Green, superintendent of the Library building and

#### Regarding Restrictions.

With reference to restrictions the Commissioners express the opinion that the corporation proposed to be created by the bill should be subject to all the restrictions contained in the code of laws for the District of Columbia in relation to corporations trict of Columbia in relation to corporations organized for manufacturing purposes under the general incorporation laws contained therein. They also think the corporation should be required to submit to the Commissioners a comprehensive plan of the system proposed to be installed, say, within the first two years of its existence, which plan should be approved by the Commissioners and the company required, under penalty of forfeiture of its charter to install the system called for in the approved plan. Provision could be made for exed plan. Provision could be made for ex-tensions to the system thereafter under permits by the Commissioners. permits by the Commissioners.

The Commissioners believe further that provision should be made as to the price or quality of the article sold, such as for instance is required of gas light companies, and that specific provision should be made that the company shall deposit in advance all sums of money necessary in the opinion of the Commissioners to provide for proper inspection of the work and the restoration of all pavements disturbed in connection therewith.

therewith.

In the opinion of the Commissioners the provision in regard to taxation should be amended so as to require that the company shall pay not only 4 per centum of its gross receipts, but also the regular prescribed tax on any realty it may acquire. This will be in line with the taxation requirements as to street railroad and other public service corporations. service corporations.

#### MASS MEETING CALLED. Daughters of American Revolution to Discuss Local Interests.

A mass meeting of the Daughters of the American Revolution of the District of Columbia has been called for Monday evening, February 27, at 7,201 o'clock, in the red parlor at the Ebbitt. The special business to be considered is the date of the April conference, and the names to be presented by the state of a family and a candidates for national officers at the next congress, and such other business as may require consideration.

Marine Band Concert.

an existence of eleven weeks. It combined the trading stamp idea with the publication of a daily newspaper. The value of the property is said to be \$150,000 and liaminating the necessary permit, to construct and maintain their system of heating and replications prescribed by the Commissioners and after securing the property is said to be \$150,000 and liaminating their system of heating and replications prescribed by the Commissioners and after securing the property is said to be \$150,000 and liaminating their system of heating and replications prescribed by the Commissioners and after securing the property is said to be \$150,000 and liaminating their system of heating and replications prescribed by the Commissioners and after securing the property is said to be \$150,000 and liaminating their system of heating and replication of the inaugural promenade concerts March 6 the usual Monday afternoon concert at the United States navy yard will be omitted that date.

| Main Office, St BROADWAY, N. Y. | Main Office, St

FINANCIAL.

paid on the average

balance of savings

accounts with the

privilege of with-

drawal at any time.

# IMPORTANT!

FINANCIAL.

large sums of money about the person or leave them in your residence during the inaugural week. The better plan will be to deposit the money at this bank, where it will be absolutely secure, and thus re-lieve yourself of all anxiety.

HIS bank receives savings deposits in any amount and allows 2% interest per annum on the Average Balance. By this plan every dollar earns interest for every day it is deposited. This offers an absolutely safe 2% investment for all of your surplus funds—and the money is instantly available at any time you desire to use it.

# American

NATIONAL BANK, "Designated Depository of the United States." 610 14th St. Robert N. Harper, President. R. H. Lynn, Cashier.

VERY ONE agrees that Washington property is a "buy" today for a sharp ad-

bought to the best advantage and promise the most profitable investments. The F. H. Smith Co.,

Consult us about properties that can be

1408 N. Y. Ave., Bond Bldg. 1e25-28d \*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*\*

Real Estate, Loans, Investments, Insurance,

NION TRUST CO., banking house with federal charter examined by U. S. Comptroller of Currency.

Pays interest on all deposits, which are always subject to check at will. RDWARD J. STELLWAGEN....President GEORGE E. FLEMING.....Secretary EDSON B. OLDS......Treasurer

fe25-s, tu. th, 40

Loans Made on Commercial Paper. OUR bank account is one of the main considerations in your business. The bank that gives you the best service is the bank you should be connected with.

We offer you materially better service than you've been able to get before. Savings accounts 3% interest.

MERCHANTS & MECHANICS' SAVINGS BANK, 707 G Street.

LEWIS JOHNSON & CO., Bankers, 1319 F St. All listed securities dealt in on very favorable terms. Direct Private Wire to MOORE & SCHLEY.

Where one man gets rich through speculation a hundred get poor. Consistent and persistent saving is the only sure road to prosperity.

Home Savings Bank, 7th and Mass. ave. Deposits more than a million dollars.

### E.R. CHAPMAN & Co. Members N. Y. Stock Exchange,

1301 F Street N.W.

G. BOWIE CHIPMAN, Mgr., Member Wash. Stock Exchange.

BE ORE RE-INVESTING YOUR IDLE CAPITAL ring us up or write us for a list of our 4% to 54% FIRST MORTGAGE STEAM RAILEOAD BONDS F. J. LISMAN & CO.,

Livestment Securities, 30 Broad st., New York, MEMBERS OF NEW YORK STOCK EXCHANGE. Washington Branch, Room 12, Ames Building, 1410 G Street N. W.
Telephone No. M. 1844.
Speculative Accounts Refused.
fell-eod,1810 Aids to Money-Making

Our free publications, comprising "Daily 4-page Financial Paper;" "Daily Stock Letter;" "Weekly Grain and Staple Letter;" "Monthly Booklet;" "Drift of the Market," and our 400-page, cloth-bound, Illustrated bound, illustrated "GUIDE TO INVESTORS."

Any or all mailed to you free upon application.

HAIGHT & FREESE CO.

HE continued growth of the deposits (\$1,715,-996.82 four months after opening) bids fair to place this institution, in the near future, in the very front rank of national banks.

COMMERCIAL National Bank, & G sts.

Home Building Association Loans on Real Estate LOANS ON Keal Estate
ON EASY MONTHLY PAYMENTS.
It will accommodate you for building, buying or improving a home, or for investment and need money. Call on the undersigned for information and taking stock, Applications for loans from agents solicited.
GEO. W. LINKINS, Pres., WM. H. WETZEL, Sec., 800 19th st. n.w.
A. S. TAYLOR, V. Pres., E. S. WESCOTT, Treas., 1405 F st. n.w.
1405 F st. n.w.
1907 Pa. ave. n.w.

REFERENCE MARKALA TAKARAKARAKARAKARA

Richfield Mining Co. Stock For Sale-5.000 shares or less. fe20-6t\*-4 J. T. BERTRAND, Raywood, Texas.

38th YEAR. Capital and Profits ..... \$1,250,000

#### Deposits over......\$5,400,000 The National Safe Deposit, Savings and Trust Co.,

Stockholders' Liability ... \$1,000,000

Cor. 15th & New York Ave. N.W. An account may be opened with TEN CENTS or with TEN THOUSAND DOLLARS. Same courteous attention and same rate

of interest to all. BOOKS, LOANS and SECURI-TIES regularly examined by UNITED STATES TREASURY DEPARTMENT, as provided by

SAFES rented inside burglar-

Authorized by law to act as EXECUTOR, ADMINISTRATOR, GUARDIAN, TRUSTEE, &c. 1916-781

# Havenner Kennedy.

Stocks, bonds, grain and cotton. Special wire to New York and Chicago. Buying and selling bonds a specialty. Correspondents: The Stock, Grain and Provision Company of New York, 10 Wall st., "The Loring Wires." Rooms 22-23-24 and 25, Home Life building, 15th and G sts. n.w. 'Phone Main 110 and 111. 8t, 30

Deposits, Jan. 11, 1905. as per report to the Comp-troller of Currency, amount-

\$8,490,532.78.

Capital, Surplus and Profits, \$2,233,562.15. This tells the whole story.

Riggs National BANK, U. S. DEPOSITORY,

O telling+ George H. Harries,
I. G. Kimball,
Wilton J. Lambert,
A. M. Lothrop,
Theo. W. Noyes,
J. H. Ralston,
John B. Sleman, Jr
F. H. Smith,
E. Quincy Smith,
E. N. Waters,
S. W. Woodward, when you'll DI a need money -and the only way to have money when you need it is to maintain a savings account.

3% UNION SAVINGS BANK, Bond Bldg., 14th & N.Y.Av.

Savings deposited with this bank earn interest an-

THE LADIES are invited to make this bank the repository for their savings. Savings accounts constant-ly earn interest and your money is payable on demand.

The TRADERS NATIONAL BANK, Cor. 10th and Pa. Ave. GEO. C. HENNING, President.

FINANCIAL. MONEY TO LOAN

> 41/2 and 5% ON DISTRICT REAL ESTATE. R. O. HOLTZMAN.

sel5-tf-14 10th and F sts. n.w. EQUITABLE CO-OPERATIVE BUILDING

ASSOCIATION. Those who contemplate building, or the purchase of property, or have mortgages to pay off and need noney, should ascertain the terms upon which loans can be obtained from this association.

are made repayable in month-LOZINS by installments. Interest 6 per cent per annum. Settlement in full or In part may be made at any time. Interest is charged to date of settlement. When part of a loan is settled the monthly 75 stallments are reduced proportionately. Information concerning the advantages

terms, how to proceed, etc., can be obtained upon application at the office. EQUITABLE BUILDING, 1003 F st. n.w. John Joy Edson, President.

Ellis Spear, Vice President. Geo. W. Casilear, 2d Vice President. Frank P. Reeside, Secretary. 1a16-tf-47

#### Ponsuit Us About Investments.

Whether in real estate (business or residence property) or in mort-gages. We are in touch with the best that can be offered.

MOORE & HILL, INC., 717 14TH ST. N.W 

Determine how much of your salary you can save, and save that sum systematically, OUR savings will be abso-

on shares in the First Co-Operative Building Association. Deposits received in sums of \$2.50 to \$10,000 any business day and interest allowed annually at

lutely safe and they'll earn

good interest when deposited

FIRST CO-OPERATIVE BUILDING ASSOCIATION, 1325 32d St.

#### Fire Insurance a Necessity.

We want to write your fire insurance. We'll furnish protection that really protects. Examine your policy and drop us a line giving us the date of its expiration and instructions to care for the insurance. We'll watch the date after that and you needn't worry. House or furniture—for any amount—in one of our strongest companies.

Swartzell, Rheem & WARNER BUILDING.

916 F STREET NORTHWEST.

## Washington Loan & Trust Co.,

OFFICE, COR. 9TH AND F STS. PAID-UP CAPITAL \$1,000,000. Loans in any amount made on approved real

- estate or collateral at reasonable rates. Interest paid upon deposits on monthly balances subject to check. This company acts as executor, administra tor, trustee, agent, treasurer, registrar and

- in all other fiduciary capacities. Boxes for rent in burglar and fireproof - vaults for safe deposit and storage of valu - able packages. Real Estate Department is prepared to as sume the management of your real estate.
 Careful attention given to all details.

JOHN JOY EDSON. President
JOHN A. SWOPE Vice President
ELLIS SPEAR Second Vice President
ANDREW PAKKER Treasurer
HARRY G. MEEM Assistant Treasurer
THOMAS BRADLEY Real Estate Officer

Bank by Mail. We have a patented system of conducting the business of banking by mail, applicable to both savings and checking accounts. It is easier and simpler to bank with us by mail than to go to a bank in person. By our system your account is automatically checked and you have a complete statement each time you deposit or draw money. Your account in our bank is not subject to the examination of your tax assessor.

amination of your tax assessor.
4% on savings deposits; 2½% on checking ac-Aetna Banking & Trust Company. 1222 F St. N.W., Washington, D. C.

Biggest in Washington. Perpetual Building Association.

Twenty-fourth Year. Assets, \$2,519,981.26. Surplus, \$148,576.70. Pays 4% interest, payable every three months. \$5 to \$5,000 may be paid at any time. Loams, \$200 per share for \$1 per month interest, \$1,000 for \$5, \$2,000 for \$10, \$3,000 for \$15, and so on.
ANDREW GLASS, President; CHAS. F. BENJAMIN, Vice President, Attorney and Trustee; JOHN COOK, Secretary and Treasurer. Office, 506 11th st.

DIRECTORS

Wm. P. Seville, Pension Bureau.
Wm. R. Hillyer, Pension Bureau.
C. Bankes Brookes, Real Estate and Note Brokes,
F. J. Dieudonne, Real Estate and Note Brokes,
George Wright, Engraving Bureau.
James Berry, Weather Bureau.
H. C. Espey, Government Frinting Office.
Arthur Carr, Builder and Appraiser,
ja28-tf-40



Sixteen Branches. Foreign Exchange-Metropolitan Rates.

2½ per cent interest allowed on drawing accounts Higher rates on time money. fe21-284 MONEY AT 41/2 and 5%

Promptly loaned on real estate in the
District of Tolumbia. LOWEST COMMISSIONS. Heiskell & McLeran,